

Information to identify the case:

Debtor 1	Melissa G Krumbein	Social Security number or ITIN	xxx-xx-5151
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 9/22/20
Case number:	20-12128-BFK		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melissa G Krumbein	
2. All other names used in the last 8 years		
3. Address	450 N Washington St Apt 312 Falls Church, VA 22046-3454	
4. Debtor's attorney Name and address	Robert R. Weed Law Offices Of Robert Weed 13800 Coppermine Rd Herndon, VA 20171	Contact phone (703) 335-7793 Email: robertweedlaw@yahoo.com
5. Bankruptcy trustee Name and address	H. Jason Gold 341 Dial 877-973-4749 Code: 9974082 Nelson Mullins Riley and Scarborough LLP 101 Constitution Avenue, N.W. Suite 900 Washington, DC 20001	Contact phone (202) 712-2800 Email: jason.gold@nelsonmullins.com

For more information, see page 2 >

Debtor **Melissa G Krumbein**

Case number **20-12128-BFK**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: September 23, 2020
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 19, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: December 18, 2020 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Melissa G Krumbein**

Case number **20-12128-BFK**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Melissa G Krumbein
DebtorCase No. 20-12128-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: chandlerk
Form ID: 309APage 1 of 2
Total Noticed: 36

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

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15470828
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15470840
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Melissa G Krumbein, 450 N Washington St Apt 312, Falls Church, VA 22046-3454
+Christopher L. Perkins, Eckert Seamans Cherin & Mellott, LLC,
919 East Main Street, Suite 1300, Richmond, VA 23219-4624
+Best Buy/CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
C&F Bank, PO Box 6335, Fargo, ND 58125-6335
C&F Bank, PO Box 790408, Saint Louis, MO 63179-0408
+CBE/Dominion Energy VA, PO Box 2547, Waterloo, IA 50704-2547
+Capital One, PO Box 21887, Saint Paul, MN 55121-0887
+Client Services/Chase Bank, 3451 Harry S Truman, St Charles, MO 63301-4047
Cody T Murphey Esq, Eckert Seamans, 919 E Main St Ste 1300, Richmond, VA 23219-4624
County of Henrico Waterr, PO Box 90775, Henrico, VA 23228-9775
E Duffy Myrtetus Esq, Eckert Seamans, 919 E Main St Ste 1300, Richmond, VA 23219-4624
Henrico GDC, Attn Civil, 4301 E Parham Rd, Henrico, VA 23228-2745
+L.L. Bean Mastercard/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
+Liberty Mutual, 175 Berkeley St, Boston, MA 02116-3350
+MRS BPO LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
+Midland Credit Management, 320 E. BIG BEAVER RD. STE 300, Troy, MI 48083-1271
Old Towne Retail Investments, LLC, 1545 Faraday Ave, Carlsbad, CA 92008-7449
+Target/TD Bank, 7000 Target Pkwy N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301
Towne Insurance Agency, 301 Bendix Rd Ste 300, Virginia Bch, VA 23452-1385
+United Collection Bureau, 5620 Southwyck Blvd 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

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E-mail/Text: robertweedlaw@yahoo.com Sep 24 2020 06:02:19 Robert R. Weed,
Law Offices Of Robert Weed, 13800 Coppermine Rd, Herndon, VA 20171
+EDI: FHJGOLD.COM Sep 24 2020 09:38:00 H. Jason Gold, 341 Dial 877-973-4749 Code: 9974082,
Nelson Mullins Riley and Scarborough LLP, 101 Constitution Avenue, N.W. Suite 900,
Washington, DC 20001-2133
EDI: URSI.COM Sep 24 2020 09:38:00 Altran Financial, Box 722929, Houston, TX 77272-2929
EDI: BMW.COM Sep 24 2020 09:38:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016
+EDI: TSYS2.COM Sep 24 2020 09:38:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
+EDI: CAPITALONE.COM Sep 24 2020 09:38:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
+EDI: CITICORP.COM Sep 24 2020 09:38:00 Citicards CBNA, POB 6241,
Sioux Falls, SD 57117-6241
E-mail/Text: DEbankruptcy@domenergy.com Sep 24 2020 06:02:38 Dominion Energy Virginia,
PO Box 26543, Richmond, VA 23290
+EDI: USBANKARS.COM Sep 24 2020 09:38:00 Elan Financial Svcs, PO BOX 790084,
Saint Louis, MO 63179-0084
EDI: JPMORGANCHASE Sep 24 2020 09:38:00 JPMBC, PO BOX 15298, Wilmington, DE 19850
+E-mail/Text: PBNCNotifications@peritussservices.com Sep 24 2020 06:02:42
Kohls Department Stores, PO Box 3115, Milwaukee, WI 53201-3115
E-mail/Text: bknotices@mbandw.com Sep 24 2020 06:03:20 McCarthy Burgess & Wolff,
26000 Cannon Rd, Cleveland, OH 44146-1807
+E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 24 2020 06:09:58 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
E-mail/Text: goalrealignment@payoff.zendesk.com Sep 24 2020 06:02:28 Payoff Inc,
3200 Park Center Dr, Costa Mesa, CA 92626-7163
+E-mail/PDF: clerical@simmassociates.com Sep 24 2020 06:09:56 SIMM Associates Inc.,
800 Pencader Drive, Newark, DE 19702-3354
EDI: VERIZONCOMB.COM Sep 24 2020 09:33:00 Verizon Virginia, Inc., 500 Technology Dr # 500,
Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Old Towne Retail Investments, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-9

User: chandlerk
Form ID: 309A

Page 2 of 2
Total Noticed: 36

Date Rcvd: Sep 23, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2020 at the address(es) listed below:

Christopher L. Perkins on behalf of Creditor Old Towne Retail Investments, LLC
cperkins@eckertseamans.com
H. Jason Gold jason.gold@nelsonmullins.com,
VA19@ecfcbis.com;jgold@ecf.epiqsystems.com;hjg@trustesolutions.net;robert.ours@nelsonmullins.com;
alex.reilly@nelsonmullins.com
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov
Robert R. Weed on behalf of Debtor Melissa G Krumbein robertweedlaw@yahoo.com,
atty_robertweedcases@trustesolutions.com;Rvnotices@gmail.com;robertweedcases@gmail.com;LawOffices
OfRobertWeed@jubilee bk.net

TOTAL: 4